

**Information to identify the case:**

Debtor 1	<u>Shaun M Pyper</u>	Social Security number or ITIN	xxx-xx-4955
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa M Pyper</u>	Social Security number or ITIN	xxx-xx-8064
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-14297-VFP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shaun M Pyper

Lisa M Pyper

5/4/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Shaun M Pyper  
Lisa M Pyper  
DebtorsCase No. 15-14297-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 34

Date Rcvd: May 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2020.

db/jdb  
515559691 +Shaun M Pyper, Lisa M Pyper, 35 Warren Road, Sparta, NJ 07871-2720  
+Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C.,  
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
515404799 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
515491734 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
515379667 +NJ Division of Taxation, Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018  
515379668 NY State Dept of Taxation Fianance, Civil Enfrorcement CO ATC, W A Harriman Campus,  
Albany, NY 12227-0001  
515703088 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
Trenton, NJ 08695-0245)  
515379672 +Stern & Eisenberg, P.C., 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
515553294 +U.S. Bank National Association, as Trustee for MAS, SELECT PORTFOLIO SERVICING, INC.,  
3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2020 22:52:21 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 04 2020 22:52:19 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515610326 E-mail/Text: Bankruptcy@absoluteresolutions.com May 04 2020 22:51:10  
Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350,  
Bloomington, MN 55437  
515432738 EDI: GMACFS.COM May 05 2020 02:18:00 Ally Financial, PO Box 130424,  
Roseville, MN 55113-0004  
515379660 +EDI: GMACFS.COM May 05 2020 02:18:00 Ally Financial, 200 Renaissance Ctr,  
Detroit, MI 48243-1300  
515438323 EDI: AIS.COM May 05 2020 02:18:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
515379661 +EDI: CAPITALONE.COM May 05 2020 02:18:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
515510287 EDI: BL-BECKET.COM May 05 2020 02:18:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
515511756 +E-mail/Text: bankruptcy@cavps.com May 04 2020 22:52:32 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515379662 EDI: IRS.COM May 05 2020 02:18:00 Department of Treasury I.R.S., ACS Support - Stop 5050,  
Kansas City, MO 64121-9236  
515379663 +EDI: TSYS2.COM May 05 2020 02:18:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
515379664 +EDI: RMSC.COM May 05 2020 02:18:00 GECRB/JC Penny, Attention: Bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104  
515379665 +E-mail/Text: bankruptcy.notices@hdfsi.com May 04 2020 22:52:41 Harley Davidson Credit,  
PO Box 22048, Carson City, NV 89721-2048  
515379666 +E-mail/Text: bncnotices@becket-lee.com May 04 2020 22:51:48 Kohls/capone, Po Box 3115,  
Milwaukee, WI 53201-3115  
515379669 EDI: PRA.COM May 05 2020 02:18:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
Norfolk, VA 23541  
515628462 EDI: PRA.COM May 05 2020 02:18:00 Portfolio Recovery Associates, LLC,  
c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541  
515628520 EDI: PRA.COM May 05 2020 02:18:00 Portfolio Recovery Associates, LLC, c/o Sams Club,  
POB 41067, Norfolk VA 23541  
516214568 +EDI: Q3G.COM May 05 2020 02:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
516214567 EDI: Q3G.COM May 05 2020 02:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
515379670 +EDI: SEARS.COM May 05 2020 02:18:00 Sears/CBNA, Po Box 6189, Sioux Falls, SD 57117-6189  
515379671 +E-mail/Text: jennifer.chacon@spservicing.com May 04 2020 22:52:49  
Select Portfolio Servicing, P.O Box 65250, Salt Lake City, UT 84165-0250  
515414050 +E-mail/Text: bncmail@-legal.com May 04 2020 22:52:27 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515379673 +EDI: WTRRNANK.COM May 05 2020 02:18:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
515379674 +EDI: WFFC.COM May 05 2020 02:18:00 WFS Financial Wachovia, PO Bopx 1697,  
Winterville, NC 28590-1697  
515435935 EDI: WFFC.COM May 05 2020 02:18:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657

TOTAL: 25

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515390930\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC3, Mortgage Pass-Through Certificates, Series 2006-WMC3  
bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC3, Mortgage Pass-Through Certificates, Series 2006-WMC3  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC3, Mortgage Pass-Through Certificates, Series 2006-WMC3  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

James C. Zimmermann on behalf of Joint Debtor Lisa M Pyper jim@jzlawyer.com, office@jzlawyer.com

James C. Zimmermann on behalf of Debtor Shaun M Pyper jim@jzlawyer.com, office@jzlawyer.com  
Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC3, Mortgage Pass-Through Certificates, Series 2006-WMC3  
rsolarz@kmlawgroup.com

Sean M. O'Brien on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC3, Mortgage Pass-Through Certificates, Series 2006-WMC3  
DMcDonough@flwlaw.com

TOTAL: 8